

Information to identify the case:

Debtor 1 Ronald DeAbreu
First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-1879**

EIN --_-----

Debtor 2 Deborah DeAbreu
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-7803**

EIN --_-----

United States Bankruptcy Court **District of New Jersey**

Case number: **13-25699-ABA**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Ronald DeAbreu

Deborah DeAbreu
aka Deborah A. Clark-Deabreu

6/17/16

By the court: Andrew B. Altenburg Jr.
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

Certificate of Notice Page 3 of 4

United States Bankruptcy Court
District of New JerseyIn re:
Ronald DeAbreu
Deborah DeAbreu
DebtorsCase No. 13-25699-ABA
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0312-1

User: admin
Form ID: 318Page 1 of 2
Total Noticed: 31

Date Rcvd: Jun 17, 2016

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 19, 2016.

db/jdb +Ronald DeAbreu, Deborah DeAbreu, 296 Sadler Avenue, Lawnside, NJ 08045-1668
smg U.S. Attorney, 970 Broad St., Room 502, Rodino Federal Bldg., Newark, NJ 07102-2534
cr +PennyMac Holdings, LLC, Stern & Eisenberg, PC, 1040 North Kings Highway, Suite 407,
Cherry Hill, NJ 08034-1925, UNITED STATES
cr +Warwick Auto Sales, Inc., 521 White Horse Pike N., Magnolia, NJ 08049-1417
514082864 +Borough of Lawnside, 4 Douglas Avenue, Lawnside, NJ 08045-1500
514082865 +Comcast Corporation, Comcast Center, 1701 JFK Blvd, Philadelphia, PA 19103-2899
514082867 +Empi, 599 Cardigan Road, Saint Paul, MN 55126-4099
514082868 +Financial Recoveries, 200 E Park Dr Ste 100, Mount Laurel, NJ 08054-1297
514082869 +Kennedy Health Systems, 18 E. Laurel Rd, Stratford, NJ 08084-1327
514082870 +LA Fitness, P.O. Box 54170, Irvine, CA 92619-4170
514082871 +MIR Dental, 800 Jessup Road, Suite 805, Thorofare, NJ 08086-9354
515136814 +Navient Solutions Inc., 220 Lasley Ave, Wilkes-Barre, PA 18706-1430
514351548 +PENNYMAC LOAN SERVICES, LLC, 6101 CONDOR DRIVE, SUITE #310, MOORPARK, CA 93021-2602
514318349 +PennyMac Loan Services, LLC, c/o Aldridge Connors LLP, Fifteen Piedmont Center,
3575 Piedmont Road, N.E., Suite 500, Atlanta, GA 30305-1636
514082876 +Sullivan & Turner, 736 West Somerdale Road, Somerdale, NJ 08083-2443
514082877 +Transworld System Inc., Collection Agency, Post Office Box 17221,
Wilmington, DE 19850-7221
514082878 +US Dept. of Ed/GLELSI, PO Bix 7860, Madison, WI 53707-7860
514156741 United States Department of Education, Claims Filing Unit, P O Box 8973,
Madison, WI 53708-8973
514082879 Warick Auto Sales, 521 Nth Whitehorse Pike, Magnolia, NJ 08049

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: QBTHOMAS.COM Jun 17 2016 23:03:00 Brian Thomas, Brian Thomas, Esq,
327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
smg +E-mail/Text: ustpreion03.ne.ecf@usdoj.gov Jun 17 2016 23:19:28 United States Trustee,
Office of the United States Trustee, 1085 Raymond Blvd., One Newark Center, Suite 2100,
Newark, NJ 07102-5235
514082861 +E-mail/Text: bankruptcy@acbhq.com Jun 17 2016 23:19:06 American Credit Bureau,
2755 S Federal Hwy, Boynton Beach, FL 33435-7742
514082863 EDI: BANKAMER.COM Jun 17 2016 23:03:00 Bank Of America, N.A., 4161 Piedmont Pkwy,
Greensboro, NC 27410
514082862 +EDI: BANKAMER2.COM Jun 17 2016 23:03:00 Bank Of America, Po Box 15102,
Wilmington, DE 19850-5102
514082866 +EDI: CONVERGENT.COM Jun 17 2016 23:03:00 Convergent Outsourcing, 800 Sw 39th St,
Renton, WA 98057-4975
514082872 +E-mail/Text: egssupportservices@egscorp.com Jun 17 2016 23:19:39 NCO Financial Services,
507 Prudential Road, Horsham, PA 19044-2368
514082873 +E-mail/Text: bankruptcydepartment@tsico.com Jun 17 2016 23:20:33 NCO Financial Systems,
PO Box 17095, Wilmington, DE 19850-7095
514082874 +E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jun 17 2016 23:18:20 Regional Acceptance Co,
304 Kellm Road, Virginia Beach, VA 23462-2712
514105610 E-mail/PDF: RACBANKRUPTCY@BBANDT.COM Jun 17 2016 23:18:20 Regional Acceptance Corporation,
PO Box 1847, Wilson, NC 27894-1847
514082875 EDI: NAVIENTFKASMSERV.COM Jun 17 2016 23:03:00 Sallie Mae, P.O. Box 9500,
Wilkes Barre, PA 18773-9500
514463433 EDI: NAVIENTFKASMDOE.COM Jun 17 2016 23:03:00 Sallie Mae Inc. on behalf of,
Department of Education, P.O. Box 740351, Atlanta, GA. 30374-0351

TOTAL: 12

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

aty* +Brian Thomas, Brian Thomas, Esq, 327 Central Avenue, Suite 103, Linwood, NJ 08221-2026
TOTALS: 0, * 1, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 19, 2016

Signature: /s/Joseph Speetjens

District/off: 0312-1

User: admin
Form ID: 318

Page 2 of 2
Total Noticed: 31

Date Rcvd: Jun 17, 2016

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 17, 2016 at the address(es) listed below:

Brian Thomas on behalf of Trustee Brian Thomas brian@brianthomaslaw.com,
bthomas@ecf.epiqsystems.com
Brian Thomas brian@brianthomaslaw.com, bthomas@ecf.epiqsystems.com
Isabel C. Balboa on behalf of Trustee Isabel C. Balboa ecfmail@standingtrustee.com,
summarymail@standingtrustee.com
Isabel C. Balboa (NA) on behalf of Trustee Isabel C. Balboa ecf@standingtrustee.com
John R. Morton, Jr. on behalf of Creditor Warwick Auto Sales, Inc.
mortonlaw.bccraig@verizon.net, donnal@mortoncraig.com/mhazlett@mortoncraig.com
S. Daniel Hutchison on behalf of Creditor Warwick Auto Sales, Inc. sdhteamlaw@outlook.com,
backupcourt@outlook.com/sdhlawecf@gmail.com
Scott J. Goldstein on behalf of Joint Debtor Deborah DeAbreu sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com/notices@uprightlaw.com/G31979@notify.cincompass.com
Scott J. Goldstein on behalf of Debtor Ronald DeAbreu sjg@sgoldsteinlaw.com,
cmecf.sgoldsteinlaw@gmail.com/notices@uprightlaw.com/G31979@notify.cincompass.com
Steven K. Eisenberg on behalf of Creditor PennyMac Holdings, LLC
seisenberg@sterneisenberg.com,
dbogucki@sterneisenberg.com/jmcnally@sterneisenberg.com/skelly@sterneisenberg.com/astranix@sterneisenberg.com

TOTAL: 9